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In re Crystal M Ramirez	Case No. 1234475
	Chapter 7
Debtor(s)	
REAFFIRMATION AGREEM	ENT COVER SHEET
This form must be completed in its entirety and agreement attached, within the time set under rute to the reaffirmation agreement.	filed, with the realfirmation ule 4008. It may be filed by any party
Creditor's Name: PNC Bank, N.A.	
Amount of the debt subject to this reaffirmated date of bankruptcy \$3,680.33 to be pagreement	ion agreement: \$3,657.47 at the paid under reaffirmation
Annual percentage rate of interest: 8.58 8.58 % under reaffirmation agreement (% prior to bankruptcy X Fixed Rate Adjustable Rate)
Repayment terms (if fixed rate): \$221.34 per	r month for 017 months
Collateral, if any, securing the debt: Current Description: 2003 Mitsubishi Lancer	t market value: \$1,494.00
Does the creditor assert that the debt is none of yes, attach declaration setting forth the national that the debt is nondischargeable.)	dischargeable? Yes X No ture of the debt and basis for the
Debtor's Schedule I and J Entries	Debtor's Income and Expenses as Stated on Reaffirmation Agreement
. Total monthly income from \$ Schedule I, line 16	7B. Monthly income from all \$sources after payroll deductions
Total monthly expenses \$ from Schedule J, line 18	8B. Monthly Expenses \$
reaffirmed debts not listed on Schedule J	9B. Total monthly payments on \$ reaffirmed debts not included in monthly expenses
	10B. Net monthly income \$(Subtract sum of lines 8B and 93 fr line 7B. If total is less than zer put the number in brackets.)

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11. Explain with specificity any difference between	een the income amounts (7A and 7B):
12. Explain with specificity any difference between	een the expense amounts (8A and 8B):
If line 11 or 12 is completed, the undersignapplicable, certifies that any explanation contacorrect.	
Signature of Debtor (only required if line 11 or 12 is completed)	Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed.
Other Information	
Check this box if the total on line 10B is than zero, a presumption of undue hardship aris union) and you must explain with specificity the Debtor to make the monthly payments on the reaf	es (unless the creditor is a credit e sources of funds available to the
Was debtor represented by counsel during the coagreement?	urse of negotiating this reaffirmation
Yes No	
If debtor was represented by counsel during the reaffirmation agreement, has counsel executed a declaration) in support of the reaffirmation agreement.	certification (affidavit of
Yes No	
	T CA TO TO TO
FILER'S CERTIF	ICATION
I hereby certify that the attached agreement reaffirmation agreement between the parties idea Cover Sheet.	
Si	gnature

Print/Type Name & Signer's Relation to Case

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	Check One.
	Presumption of Undue Hardship
	No Presumption of Undue Hardship
	See Debtor's Statement in Support or Reaffirmation, Part II below, to determine which box to check
United States	Bankruptcy Court for
DISTRIC	CT OF NEW JERSEY
In re Crystal M Pamirez	
In re Crystal M Ramirez	
	Case No. 1234475
	Chapter 7
Debtor(s)	. Chapter
REAFFIRMA	ATION DOCUMENTS
Name of Creditor: PNC	C Bank, N.A.
Name of Cleditor.	
Check this box if Creditor is	a Credit Union
PART I. REAFFIRMATION AGREEMENT	
I THE I STATE I LIGHT I OUT I TOUR INTEREST.	
Reaffirming a debt is a serious financial	decision. Before entering into this
	the important disclosures, instructions, and
definitions found in PART V of this form.	
A. Brief description of the original agre	ement being reaffirmed: Auto
A. Biler debeliption of the original agree	Sellig Isaliiimed Inde
B.AMOUNT REAFFIRMED: \$1	3,680.33
The Amount Reaffirmed is the entire as	mount that you are agreeing to pay. This
	s and costs (if any) arising on or before
	f the Disclosure Statement port of this
form (Part V).	
Con the definition of "Amount Desfrin	modulin Part W. Cogtion C. holow
See the definition of "Amount Reaffirm	med" in Part V, Section C below
C. The Annual Percentage Rate applica	able to the Amount Reaffirmed is 8.58
See the definition of "Annual Percen	tage Rate" in Part V, Section C Below
Which is a constant with the second	Variable Rate
This is a (check one) X Fixed rate	yariable kate
If the loan has a variable rate, the	future interest rate may increase or
decrease from the Annual Percentage	Rate disclosed here.

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D. Reaffirmation Agreement Repayment Terms (Check and complete one):
X \$221.34 per month for 017 months starting on 10/21/12
Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount
E. Describe the collateral, if any, securing the debt:
Description: 2003 Mitsubishi Lancer
Current Market Value: \$1,494.00
F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above.
Yes. What was the purchase price for the collateral? \$10,000.00
No. What was the amount of the original loan?
G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:
Term as of the Date Terms After of Bankruptcy Reaffirmation
102111 00 01 010
Balance due(including fees and costs) Annual Percentage Rate of Bankruptcy Reaffirmation \$3,657.47 \$3,680.33 8.58 \$8.58
Balance due(including fees and costs) Annual Percentage Rate Monthly Payment Short Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future
Balance due(including fees and costs) \$3,657.47 \$3,680.33 Annual Percentage Rate 8.58 \$8.58 \$5221.34 H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:
Balance due(including fees and costs) \$3,657.47 \$3,680.33 Annual Percentage Rate 8.58 8.58 \$221.34 H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, Annual Percentage Rate that applies to future purchases and advances using such credit: PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT
Balance due(including fees and costs) Annual Percentage Rate Monthly Payment State in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit: PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT A. Were you represented by an attorney during the course of negotiating this agreement?

				06/12 Page 5	Entered 12/06/12 14:4 of 6	18:43	Des c
B240A, Reaffirma	tion Documents				"No " complete 1. an	d 2. k	elow.
C. If your ar	nswer to EITHER que	estion A. C	or B. ab	ove 15	"No," complete 1. an		
1 Your p	resent monthly inco	ome expense	es are:				
(take-	thly income from a home pay plus any	OCIICI -				\$	
b. Mor	thly expenses (inc	luding rea	ffirmed	debts	except	\$	
c. Amo	ount available to pract b. from a.)	pay this re	eaffirme	d debt		\$	
d. Am	ount of monthly pay	yment requ	ired for	this :	reaffirmed debt	\$	****
amou the must Haro	nt you have availa box at the top tha check the box at dship."	t says "Pr the top of	resumpti E page o	on of U ne that	(line d.) is greate ed debt (line c.), y Indue Hardship." Othe s says "No Presumptic	rwise, on of U	you Jndu⊕
2. You b	pelieve that this r ou or your depender	reaffirmati nts because	on agre	ement w	ill not impose an un	aue na	11 (12 111)
Check	one of the two st	tatements b	oelow, i	f appli	cable:		
		greater the monthly			e reaffirmed debt bed Ly expenses even afte all debts you are rea		
		less than hly payment	Trois mo	nthiv 6	e reaffirmed debt eve expenses after you in s you are reaffirming	101440	
					ll ovplanation		
	Use an additional					-1	11
D. If you statemen	our answers to BOTH nt, if applicable:	f question	A. and	B. abov	ve were "YES," check	the fo	ottaming
	You believ and you ca	re this Rea n afford t	ffirmat o make	ion Agr the pay	eement is in your fi ments on the reaffir	nancia med de	l interesabt.

Also, check the box at the top of page one that says "No Presumption of Undue

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PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify the	hat	:
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- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part 1) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form. SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date		Signature	Debtor				
Date		Signature	Joint Debtor, if any				
Reaffirmation Agreement Terms Accepted by Creditor:							
Creditor	PNC Bank, N.A. Print Name			982 d, OH 44101 ress			
-	Print Name of Representative	e	Signature	Date			

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filled only if the attorney represented the debtor during the course of negotiating this agreement

I hereby certify that: (1) this agreement represents a fully informed and voluntary
agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor
or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect
and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In
my opinion, however, the debtor is able to make

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor
is not a Credit Union.

Date

Signature of Debtor's Attorney

Print Name of Debtor's Attorney